

*Do The*  
**Smart**  
*Thing*

**Before  
you  
sign,  
THINK!**

**Do I really need this?**



## When you receive a student loan, you must repay the loan even if you:

- are not satisfied with the quality of your education,
- do not complete your program of study, or
- are unable to obtain employment.

Your student loan can be used only for educational costs such as tuition and fees, room and board, books, and supplies.

- Anticipate borrowing needs for your entire education, and borrow only what you need.
- Stay on budget while in school to reduce your overall debt.
- Carefully read your loan documents and keep them in a safe place even after your student loan is paid in full.
- Inform your loan holder(s) of any changes in your address and/or school status.
- Understand how loans may be sold and serviced by another entity and how this affects you. Borrow from the same lender to simplify repayment.
- You face severe consequences if you fail to repay your student loan. Contact your loan holder(s) if you have any problems repaying your loan according to the terms. You may have options to avoid defaulting on your loan!

Do not accept a student loan if you have questions about the loan or about your course of study!

Questions?  
Contact the  
**MOSTARS**

**Information Center**

(800) 473-6757 option 1  
(573) 751-3940

icweb@mocbhe.gov  
www.mostars.com



The student assistance  
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